

WHAT IS CLAIMED IS:

1 1. A method for transferring a credit amount out of an online system
2 using a money order, the method comprising:
3 receiving pay-out instructions at a server computer system from a wide-
4 area computer network coupled to a payor, wherein the pay-out instructions include at
5 least two of a payee, a delivery location, and the credit amount;
6 determining a first handler associated with the payor;
7 transferring the credit amount from the first handler to the online system;
8 determining a second handler for preparation of the money order according
9 to the pay-out instructions; and
10 sending the pay-out instructions to the second handler.

1 2. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, wherein the delivery location is
3 chosen from a group consisting of an agent location and an address of the payee.

1 3. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, further comprising steps of:
3 receiving the pay-out instructions at the second handler;
4 printing the money order according to the pay-out instructions; and
5 sending the money order to the delivery location.

1 4. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, further comprising steps of:
3 receiving the pay-out instructions at the second handler;
4 printing the money order according to the pay-out instructions; and
5 holding the money order at the second handler for pick-up by the payee.

1 5. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, further comprising a step of storing
3 the credit amount in a stored value fund associated with one of the payor and the payee.

1 6. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, wherein the second handler is an
3 agent location capable of printing money orders.

1 7. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, further comprising steps of:
3 creating a temporary stored value fund for the payee; and
4 storing the credit amount in the stored value fund.

1 8. The method for transferring the credit amount out of the online
2 system using the money order as recited in claim 1, further comprising steps of:
3 storing the credit amount in a first stored value fund associated with the
4 payor; and
5 transferring the credit amount from the first stored value fund to a second
6 stored value fund associated with the payee.

1 9. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring the
3 credit amount out of the online system using the money order of claim 1.

1 10. A method for transferring a credit amount out of an online system
2 using a payment instrument, the method comprising:
3 receiving pay-out instructions at a server computer system from a wide-
4 area computer network coupled to a payor, wherein the pay-out instructions include at
5 least two of a payee, a delivery location, and the credit amount;
6 determining a first handler associated with the payor;
7 transferring the credit amount from the first handler to the online system;
8 creating a temporary stored value fund for one of the payor and the payee
9 if a stored value fund does not exist for the one;
10 storing the credit amount in the temporary stored value fund;
11 determining a second handler for preparation of the payment instrument
12 according to the pay-out instructions;
13 sending the pay-out instructions to the second handler; and
14 transferring the credit amount from the temporary stored value fund to the
15 second handler.

1 11. The method for transferring the credit amount out of the online
2 system using the payment instrument as recited in claim 10, wherein the payment

instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

12. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising a step of electronically notifying at least one of the payor and payee of the payment instrument, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

13. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

14. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the first handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program.

15. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the second handler includes at least one of a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

16. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the credit amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

17. The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising steps of: retrieving a trigger condition that initiates the second-listed transferring step; and determining when the trigger condition is satisfied.

1 18. The method for transferring the credit amount out of the online
2 system using the payment instrument as recited in claim 17, wherein the trigger condition
3 includes at least one of:

4 a credit balance in the stored value fund meeting a threshold; and
5 a period of time expiring.

1 19. The method for transferring the credit amount out of the online
2 system using the payment instrument as recited in claim 10, wherein the payor, the first
3 handler, the second handler and the payee are remotely located with respect to each other.

1 20. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring the
3 credit amount out of the online system using the payment instrument of claim 10.

1 21. A method for transferring a credit amount out of an online system
2 using a payment instrument, the method comprising:

3 receiving pay-out instructions at a server computer system from a wide-
4 area computer network coupled to a payor, wherein the pay-out instructions include at
5 least two of a payee, a delivery location, and the credit amount;
6 determining a first handler associated with the payor;
7 transferring the credit amount from the first handler to the online system;
8 storing the credit amount in a stored value fund associated with one of the
9 payor and payee;
10 determining a second handler for preparation of the payment instrument
11 according to the pay-out instructions;
12 sending the pay-out instructions to the second handler; and
13 transferring the credit amount from the stored value fund to the second
14 handler.

1 22. The method for transferring the credit amount out of the online
2 system using the payment instrument as recited in claim 21, wherein the payment
3 instrument is chosen from the group consisting of: a money order, a cashiers check, a
4 tellers check, a certified check, a gift certificate, and a coupon.

- 1 23. A computer-readable medium having computer-executable
- 2 instructions for performing the computer-implementable method for transferring the
- 3 credit amount out of the online system using the payment instrument of claim 21.